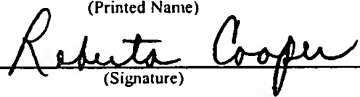




**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Kemper et al.  
Title: SYSTEM AND METHOD  
FOR VERIFYING LOAN  
DATA AT DELIVERY  
Appl. No.: 10/737,298  
Filing Date: 12/16/2003  
Examiner: Hamilton, Lalita M.  
Art Unit: 3691  
Confirmation No.: 7677

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
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(Printed Name)	
	
(Signature)	

**AMENDMENT AND REPLY UNDER 37 CFR 1.116**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Final Office Action dated December 18, 2006, concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks/Arguments** begin on page 13 of this document.

Please amend the application as follows: